

# THE U.F.A.

OFFICIAL ORGAN OF  
THE UNITED FARMERS OF ALBERTA

Vol. II.

CALGARY, ALBERTA, OCTOBER 12, 1900

No. 10

## Shall Depositors in Canadian Banks Be Given Protection?

Neither Government nor the Banking Interest Can Afford to Consent to Anything Less Than Indemnification of Home Bank Depositors.

By H. W. WOOD

The recent collapse of the Home Bank of Canada has been a great eye-opener to most of the people of Canada, in regard to our banking system.

In recent years there has been a great deal of criticism in regard to some features of the Canadian banking system, but it has been generally considered that the absolute safety it afforded to depositors was a feature that was practically unassailable. This feature has been so strongly emphasized that it has been sometimes asserted that our banking system was in the interest of the depositor rather than the borrower.

### "UP TO" THE GOVERNMENT AND THE BANKS

The announcement of the collapse of the Home Bank came as a bolt from the blue, and some people are now wondering if any country has a banking system that affords less security to depositors than ours. In the last couple of years one bank has been completely wrecked, a lifeline has been thrown out to another in distress, and there have been rumors that at least one or two others were running dangerously near breakers. This, out of a total of eighteen banks two years ago (now reduced to sixteen, and shortly to be reduced by amalgamation to fifteen), is a record that will fill the minds of depositors, from the wage-earner who deposits a few dollars a month in the savings department, to the capitalist who deposits many thousands, with a feeling of suspicion and deep distrust. It is a situation that calls for the serious consideration of all citizens, and especially of the Government and the banking interests.

### CANNOT ESCAPE MORAL OBLIGATION

During the last session of Parliament, an amendment to the Bank Act was introduced, looking to the inauguration of a systematic government banking inspection. This was opposed by bankers, on the ground that it was unnecessary, because of the perfection of the system, and the high efficiency under which it was operated. The Government supported the position of the bankers, and rejected the amendment. This action constituted the strongest possible assurance on the part of the Government and the banks, that depositors' interests were fully protected. At the very time this assurance was being given by the Government and the bankers, one of the Canadian banks was already involved in hopeless ruin, and it was only a question of a short time until its many thousands of depositors would wake up to the fact that their money was gone. If the Government and the banks did not know of this condition, they had no right whatever to claim that we had an efficient banking system in which the interests of depositors were protected. If they did know it, their actions were no less than criminal. In either case there can be no shadow of doubt of the moral obligation of both the Government and the banks.

### DEPOSITORS SHOULD BE INDEMNIFIED

The depositors of the Home Bank should be fully indemnified, and the banking system immediately put on a basis that

will merit the fullest confidence of depositors. Neither the Government nor the banking interest can afford to consent to anything less. If our banking system cannot merit the confidence of the depositing public, it is no longer a question of the revision of the Bank Act, but it is a question of an entirely new banking system. The banks should be more interested than anyone else, in seeing that this blot is removed at once from the Canadian banking system, by making this wrong, right.

The amendment to the Bank Act to which reference is made by President Wood, in the above article, was moved in the Select Standing Committee of the House of Commons on May 30th last by J. S. Woodsworth, Labor member for Winnipeg, and strongly supported by Alberta members. It was rejected by 22 votes to 17, Hon. W. S. Fielding, the Minister of Finance, declaring that the Government had "put in this bill (the Bank Act), all the checks that can reasonably be applied as the result of the Merchants Bank affair."

When the Bank Act came before the House of Commons, Mr. Woodsworth again moved his amendment, which was debated on June 13th, Mr. Fielding repeating that adequate powers and protection were given to the public under the new Bank Act, and adding "I do not think it wise to ask us to go any further." Mr. Good, Mr. Irvine and Mr. Shaw participated in the debate, in support of the amendment, which was again defeated. It was supported by the Alberta members present, in Committee and in the House.

### WHAT THE AMENDMENT PROPOSED

The amendment proposed that,

"The Governor-in-Council shall appoint a competent person who shall be an officer of the Government with the title of Government Auditor, whose duty shall be to examine all reports of auditors made under this act, and require all such auditors to report to him upon the adequacy of the procedure adopted by the bank for the safety of its creditors and shareholders, and as to the sufficiency of their own procedure in auditing the affairs of the bank, and he may enlarge or extend the scope of the audit, and direct that any other or particular examination be made or procedure established in any particular case, as the public interest may seem to require.

"The Government Auditor shall have all the powers of inquiry with respect to the duties to be performed by him conferred upon commissioners appointed under the Inquiries Act.

"The Government Auditor shall annually make report in writing to the minister, of all examinations and inquiries made by and directed to be made by him and his findings and recommendations in respect thereto, and such report shall be laid before Parliament within twenty-one days from the commencement of each session thereof."

Since public opinion was aroused by the collapse of the Home Bank, many newspapers and public men throughout the Dominion, formerly indifferent to or actively opposed to

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# POULTRY

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## CIRCULATION

Average paid circulation  
Average 4 months ending Oct. 1, 1923

## THE U.F.A.

Published on the 1st and 15th of the Month by  
THE UNITED FARMERS OF ALBERTA

Lougheed Building  
CALGARY - ALBERTA

Editor: W. NORMAN SMITH  
Business Manager: M. NISSENBOHNS

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Live stock display....(rates on application)  
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Vol. 1.

CALGARY, ALBERTA, OCTOBER 15, 1923

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## EDITORIAL

## Pool Will Handle Wheat of the 1923 Crop.

Trustees and Management to Arrange Hardest Possible Date for Commencement of Operations.

At the time of going to press the Trustees of the Alberta Wheat Pool are meeting in the most important session since the organization work of the Pool was first undertaken. The sub-committee of the Board of Trustees who have been conducting the negotiations with the Bankers' Association, elevator companies, management, and arranging the various other details incidental to the organization of the Pool, have submitted their report. A full and complete official statement may be expected within the next few days.

In the meantime it may be accepted by our readers as finally decided that the Pool will be in operation this year. Satisfactory financial arrangements have been concluded and negotiations with elevator companies have progressed to a point where the trustees feel they are safe in commencing business. It remains for the trustees and the management to decide with the elevator companies the earliest date when the companies can have the necessary instructions forwarded to their agents. In accordance with the terms of the contract, a notice will be published in the press of the date of commencing operations. The members of the Pool should watch the press for the important official announcement, which will outline in detail what has been accomplished by the Board.

The issues involved in the plebiscite to be held in this Province on November 5th should command the serious attention of all citizens of Alberta during the next three weeks. The decision will have a vital bearing on the future of the Province, social and economic. The result of the voting should be a clear expression of the will of the people, based, not upon any sort of prejudice, or upon a cursory examination of the issues at stake, but upon considered judgment.

There have been manifested among members of the Association some pronounced differences of opinion upon this subject. The resolution on prohibition passed by the last Annual Convention, by a very large majority, definitely declared against "the Government sale of liquor for beverage purposes," and against "any weakening of the present Liquor Act." When the next number of "The U.F.A." reaches many of our readers, the vote will in all probability be under way or completed. We therefore call attention to the terms of the resolution adopted by the Convention, as an expression of the policy of the organization. The resolution read:

"We reaffirm our attitude of last year toward prohibition, which is as follows:—

"Resolved, that we view with apprehension and satisfaction the attitude of the present Attorney-General's Department regarding the enforcement of the Liquor Act, but we realize the fact that in the task they have undertaken they must have the hearty co-operation of the citizenship of the Province; to this end we urge our Locals throughout the Province to use their influence in the direction of law enforcement and to carry on a campaign of education both among children and adults that will cultivate a sentiment in favor of total abstinence and prohibition, as well as a respect for all law.

"Be it further resolved, that we place ourselves on record as being unalterably opposed to any policy of Government sale of liquor for beverage purposes, and that we do all in our power to discourage the idea of so-called Government control of the liquor traffic.

"Be it further resolved, that we would deplore any weakening of the present Alberta Liquor Act."

The editor of the Farm and Ranch Review, who declared a few weeks ago that the "only way" in which any wheat grower could show approval of the Wheat Pool, was to "say it with contracts," now offers, somewhat belatedly, a series of explanations of his own failure to sign the contract, and ventures to assert that these explanations were known to "The U.F.A." "The U.F.A." had received no information as to what Mr. Peterson's explanations might be, until he offered them in his paper, but was aware that he had not shown his approval of the Pool in the highly practical manner which he declared to be "the only way" of showing it. Mr. Peterson's series of explanations would have come with better grace had they been offered before he wrote the "say it with contracts" editorial, and before attention had been called to his own failure to sign.

In the course of a somewhat ill-tempered and abusive editorial, the Farm and Ranch Review describes "The U.F.A." as Mr. Wood's "personal organ," and attempts to saddle upon President Wood responsibility for editorial comment appearing in this paper. Responsibility for editorial comment rests with the editor, to whom it has been entrusted by responsible officers of the Association. The editor believes that it is the wish of the members and officers of the Association that the views of the President upon important issues should be expressed through the medium of the Association paper, and has received complaint that Mr. Wood is not heard from with sufficient frequency. For every inch of space occupied by the President in "The U.F.A." there have been from ten to fifty inches in other papers. President Wood has never sought space in "The U.F.A." He has frequently declined to contribute when requested to do so. In editorial expression of the policy of the organization the editor has at all times been given a free hand. If the Farm and Ranch Review wishes to attack the editor of this paper, who is willing to answer for his own sins, it is welcome to all the satisfaction it may obtain, though in view of the intentions privately announced by Mr. Peterson some time before his "Great Betrayal" series began, this is apparently not the kind of satisfaction "The Review" desires.

The story of the failure of the Home Bank, as set forth in the Curator's report, is the most disgraceful chapter in the history of Canadian Banking. The Bank Act, under which it was possible for bankers in positions of high responsibility to become involved in such transactions as the Curator's report reveals, without the slightest check or hindrance, is the

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# How the Fruit Growers of B.C. Are Seeking to Solve Their Problems

Organization and Plans of the Associated Growers of British Columbia—Eighty Per Cent. of Growers Sign Five-Year Contracts

By E. HIGGINSBOTHAM

Thirty-eight hundred fruit and vegetable growers of the Okanagan Valley, British Columbia, last spring bound themselves together, under five-year contracts, to a new co-operative organization, "The Associated Growers of British Columbia," representing over 80 per cent. of the growers, in an attempt to develop an orderly system of marketing where for two years there had been confusion and ruinous competition of grower against grower.

## Growers Faced Starvation.

The comparative prosperity of the fruit and vegetable growers of British Columbia during the few war and post-war years up to 1920, met a sudden rude check in 1921, and in 1922 conditions were even more disastrous, bringing the growers, within the space of two short years, to a place where they faced starvation and bankruptcy.

It should not be overlooked that there had been considerable effort at organization along co-operative lines among the fruit and vegetable growers in British Columbia before the present organizations were started this year. There are now two main co-operative growers' organizations in British Columbia, "The Associated Growers of British Columbia, Limited," which is the growers' co-operative organization handling tree fruits and vegetables, and "The Berry Growers' Co-operative Union of British Columbia," which is the growers' organization handling soft fruits, strawberries, raspberries, loganberries and thimbleberries. This brief article is an attempt to outline the situation of the tree fruit and vegetable growers. Prior to the formation of these organizations, the Okanagan United Growers controlled, it is said, 60 per cent. of the apple crop of the Okanagan, but that organization shared in the general disaster which befell the growers in '21 and '22. There were no doubt many contributing causes to this disaster, such as the financial deflation, the greatly reduced purchasing power of the prairie farmer, hitherto the largest consumer of British Columbia fruit, the general tendency towards lower prices for farm products, while farm supplies continued on a high level, and other factors which have operated to bring about a serious condition in agriculture all over the continent and elsewhere; but the outstanding reason seems to have been that which has been emphasized repeatedly as the danger point to growers' co-operatives, namely, failure to control the requisite percentage of the crop, with the resulting competition of independent shippers against the co-operatives. Some of the local co-operative organizations, such as the Salmon Arm Fruit Growers' Exchange, had done splendid work, but the situation was one where local effort could not solve the problem, organization and control of the commodity itself, irrespective of locality, being required.

This is what the new organization, The Associated Growers of B.C., seeks to achieve. It would not be fair to the spirit of the fruit and vegetable growers

The article by Mr. Higginbotham, printed on this page, describes the various efforts of the fruit and vegetable growers of the Okanagan valley to organize for their own protection, and the form of organization now adopted. It is too early to state that their problems have been solved, but the outline of general plan which they are following will prove of interest and value to readers.

of B.C., nor to the handful of determined men on whom has been placed the responsibility of directing the new organization, to create the impression that the growers' problems have now been solved, and that successful marketing has been achieved. It is too early for that. What has been achieved, however, is a strong growers' organization in which over 80 per cent. of the growers are united, founded on a basis which has proved successful elsewhere.

## Prolific Crop of "Red Ink."

It has been said that the condition of the growers was bad. To find out how bad one must talk to the growers. From them one soon learns that during the last two years the most prolific crop raised by the Okanagan fruit and vegetable growers has been "red ink." It is not to be wondered at if the growers were, figuratively speaking, seeing red. Literally speaking, they saw enough "red ink" to make them forget that any other color existed. When the fruit grower gets his returns for his shipments, if there is a profit to his credit the entry of his returns is in black, but if a loss has resulted he gets his returns in red ink. Very few of the shippers got anything for their crop last year but red ink.

A prominent member of the executive of the growers' organization made the statement that about the best price realized by many of the growers for their apples last year was five cents per box, and the returns dropped down from 5 cents plus to 30 cents less on each box, not counting the cost of production. This sounded bad enough, but talks with some of the growers themselves revealed even worse results. One large grower of peaches netted the handsome sum of \$6.95 as his total receipts for two thousand boxes of peaches. One apple grower at Penticton told the writer that for every box of Wagner apples shipped last year he got a red ink entry of 54 cents, and for every box of Jonathans, 67 cents in red ink, which means that after swallowing the cost of production himself he had to pay towards the loss on packing, handling, and shipping, a deficit of that amount.

## Sliding Into Bankruptcy.

When it is remembered that in the Okanagan it costs about seventy cents a box to produce apples, it needs no great discernment to realize that the majority of growers were sliding straight into bankruptcy on a greased skidway. Here are two graphic instances of what dis-

organized marketing was doing to the British Columbia fruit grower. Last year the O.U.G., trying to market the British Columbia product to the best advantage in the prairie market, were advised by one of their representatives that the town of Lacombe could take care of two car-loads of apples. On receipt of this advice, the O.U.G. shipped two cars of apples. It so happened, however, that five other concerns, having secured similar information, also shipped to Lacombe, with the result that Lacombe, a town of 1,100 people, which could have nicely handled two cars, received in one week 22 cars. Of course, the apples had to be re-shipped by local freight to any point on which they could be unloaded. Hence the red ink.

## Independents Break The Market.

Another instance. Last year the growers, discovering that Washington apples were being sold in Vancouver, went to the principal dealers who operate on Water Street—the wholesale fruit centre of Vancouver—and induced them to co-operate in putting on a special British Columbia apple week in that city. It was hoped that in this special campaign about thirty thousand boxes of choice B.C. apples could be disposed of. A large campaign was undertaken, with special displays in the store windows, banners across the street, and altogether a good deal of time and money were spent to work up the demand. It was planned that nothing but No. 1 apples would be shipped, and that these would be sold at a uniform price of \$2.50 per box. Learning of the campaign, and thinking there was a chance to "cash in" on the demand thus created, some independent shippers dumped into Vancouver a large consignment of No. 2 apples, which they placed on the market at \$1.65 a box, completely breaking the market and disrupting the campaign, with the result that everybody, the dealers included, lost money. "The next time you want our co-operation," said the dealers to the growers, "you will have to organize things better at your end." As a matter of fact, most of the shippers and jobbers who have been handling British Columbia fruit are just as thoroughly disgusted with disorganized marketing of the product as are the growers themselves.

"We met conditions which brought disaster to the B.C. fruit industry," said A. T. Howe, president of the Associated Growers. "Our orchards developed till we are growing a great deal more fruit today than the domestic markets can consume. We have got to get world markets. Our fruit is sold in the same market as the fruit from the south-western States. We are co-operating here in a local way. My own impression is that we shall have to co-operate on our box products with our fellow growers across the line, something that we are commencing to develop already."

## Problem Not Merely Local.

That the problem of the B.C. fruit growers is not merely a local problem was further emphasized by Archie M.

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# Hon. Irene Parley on Forthcoming Plebiscite

In Able Address Presents the Case for "Class A"—Declares Public "Mesmerized by Phrases"

In view of the important issues involved in the prohibition plebiscite to be taken on November 5, the following summary of an address given by Hon. Irene Parley to the women of Calgary on October 3, will prove of uncommon interest. Mrs. Parley, who was for four years president of the U.F.W.A., and is the first woman to occupy a position in the cabinet of the Provincial Government, has ever been an earnest advocate of moral reforms, and her straight-forward address on the prohibition question will be appreciated by those who are deprived of the opportunity of hearing the addresses given on this subject in the larger cities. A resume of Mrs. Parley's address follows.

—J. B. K.

## MRS. PARLEY'S ADDRESS

The public has been mesmerized with three little phrases, "Personal Liberty," "Prohibition is a Failure" and "Government Control is the Only Thing." As I go around the country I find people constantly murmuring these three little sentences, and when I come to talk to them I find that they have not understood any one of them. I think that if every man and woman would just get down to serious work and study these things for themselves and find out what all the three little clauses in the moderation song mean they would shake off this hypnotic state in which they find themselves. I do not think we have any right to go and express some one else's opinion as our own. I claim no one has any right to spread any information on this subject unless he has made some honest investigations on his own account. Before November 5th, we ought each to find out our own opinion and then go and register that opinion. And if the public does that, I have no fear of the result.

Both sides in this campaign claim that they are working in the best interests of the people, and I am perfectly willing to grant that they are both sincere in this.

Suppose we take that little phrase about personal liberty. Now what is this thing that we call personal liberty? As a matter of fact there has never been a law on the statute books that has not interfered with some one's personal liberty. Today there are only two ways to have personal liberty; one is to live faithfully within the province of the law and the other is to be sort of a modern Robin Hood, living wholly to one's self. Take compulsory education, for instance. Personal Liberty advocates used this same argument against compulsory education and so did those who opposed the quarantine of contagious disease. But the time came when these advocates of personal liberty had to obey the law.

## Not a Failure

Then come to the phrase, "Prohibition is a failure." I think that everybody who makes that statement should follow it up by asking this question, "What have I done to make it a success?" And if we

could just give these people a sort of spiritual tonic to force them to answer that question, I think we would not hear the opinion expressed so often that prohibition is a failure. After all, it is not prohibition that is a failure, but it is the people who have been a failure in their loyalty to the law of their Province. We are told that prohibition has been responsible for the bootlegging evil, yet statistics show that there were 751 convictions for bootlegging the year before prohibition came into effect.

## Boy and Girl Drinkers

Another reason given to show that prohibition is a failure is that boys and girls are drinking. Personally, I cannot find those boys and girls and I have never heard any one else say they had seen boys and girls drinking. I am willing to grant this, that there may be a certain number of boys and girls who drink alcoholic beverages, but that does not prove to me that prohibition is the cause of it. It is a very useful quality to be able to put things in their right place. We women have learned this very useful quality in housekeeping, and it is just as useful elsewhere. If there are boys and girls drinking, the responsibility for this rests directly on the fathers and mothers of these boys and girls. They have failed in their jobs of teaching their sons and daughters the finer things of life, the beauty of moral uprightness, and the fact that they can have all the wholesome fun in the world without the false hilarity that is given them by taking alcoholic beverages.

The third phrase which has mesmerized the public is the great Hallelujah Chorus of the Moderationists, "Government Control." I think the moderationists are probably very strong financially, but I do not think they are very strong on logic. I think that is their weak point. They tell us that they do not want the bars back. They say they want to stop bootlegging and moonshining, and yet they are spending money in trying to get us to vote for clause "D" which is not going to accomplish any of these things. You know that the prohibition law has not been very carefully kept by those who want to sell liquor. Do you think that Government Control will deter them from a like course? Do you not think we would be unduly optimistic if we thought this new clause would be more faithfully kept than the present law?

## The Case of B. C.

The Province of British Columbia is a notable example of the effect of Government Control. Yet the Municipalities Association of British Columbia has passed a resolution protesting against the "present disgraceful situation, which is worse than it was in the days of the open bars," and urging the Government to "consider this situation and alter the deplorable state of affairs."

And the business men of Vancouver have declared that they "view with apprehension the increasing sale of liquor." "We find," they say, "that the huge sum of money being diverted from the usual channels of business is depriving women and children of the necessities of life." Personally, I think the Govern-

ment sale of alcoholic beverages is an impossible position to put a Government into. It is an impossible position for any Government to be made the great bartender of the Province.

The moderationists are appealing to women to support clause "D". But all women who have studied social conditions

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## Demand Home Bank Depositors Be Indemnified

Southern Alberta Meeting Unanimously Supports Resolution of National Committee

### LEVY TO CARRY ON FIGHT

At the Calgary meeting of the Home Bank depositors, of which a brief report is given below, it was decided to ask all depositors in Alberta to pay a levy of \$1, to provide for the necessary expenses incurred by the Alberta committee. Readers of "The U. F. A." who are depositors in the Home Bank, are requested to meet this levy, in order that the fight may be carried on effectively. It is estimated that there are 1,400 depositors in Southern Alberta. Payment should be made to the secretary of the depositors' organization, Miss J. B. Kidd, U. F. A. Central Office, Calgary.

Giving unanimous support to the decisions of the Committee of Fifteen, recently appointed in Toronto to act for depositors in the Home Bank in all parts of Canada, a meeting of Southern Alberta depositors in the bank, held in Calgary on October 9th, expressed their determination to continue the fight for a recognition of their claims until these claims have been fully recognized. Three important resolutions were adopted. The first of these had been adopted a few days previously by the Committee of Fifteen, at a meeting in Toronto, on motion of H. Higginbotham, secretary of the U.F.A. who is a member of the national committee.

### Asks List of Depositors

P. Harcourt O'Reilly, acting president of the local association of depositors, in the absence of Mr. Higginbotham in Toronto, advised that the secretary of the association, Miss J. B. Kidd, should be instructed to wire Mr. Higginbotham, asking him to secure an order either from the liquidator or Mr. Weldon, depositors' solicitor, Toronto, to release the list of Southern Alberta depositors, in order that the local committee may communicate with them.

### President Wood in Fight

President Wood, of the U.F.A., stated that all the assistance which it was in his power to give, would be given to the depositors in the fight which they are carrying on. Stephen Lums of the Board of Directors expressed similar views.

The resolution of the Committee of Fifteen, endorsed at the Calgary meeting, was in the following terms:

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# When the Alberta Wheat Crop Will Move Westward

**Increased Handling Facilities and Removal of Discriminatory Freight Rates Only Obstacle to Development  
—Pool Selling Essential if Growers Are to Reap Full Benefit of New Route**

Lack of adequate storage and handling facilities, and the present discriminatory freight rates through the mountains, are the only present obstacles to the rapid development of the Pacific coast route as the natural and most profitable outlet for the whole of the wheat crop of Alberta, and a large proportion of the crop of Saskatchewan.

## No Shortage of Bottoms

These facts were brought home to the writer of this article in a conclusive manner, during a recent inquiry at the Pacific coast. Contrary to an opinion which has been widely held on the prairies, there appears to be no danger whatsoever, at the present time, of a lack of bottoms to carry Alberta wheat from the coast ports to Europe. If facilities for loading had been adequate, it seems probable that all the Alberta wheat that might have been offered, could have been conveyed to Europe by this route during the present season, but the facilities are not adequate, though they are being steadily increased, and it is anticipated that twice as much wheat of the 1923 crop will be loaded through the Government elevator, as was shipped of the harvest of 1922. There will be increased facilities again next year, but these will still be inadequate to meet increased shipments unless the present building program can be supplemented by construction on a much larger scale than the present one. The Railway Commission has granted a reduction of 10 per cent. in grain rates westward, which means that the rate from Calgary will be 13 1/4 cents, instead of 15 cents a bushel. This gives slight relief, but until the existing discrimination is completely removed, neither Alberta nor British Columbia, which in this matter have the most definite interests in common, can reap the full advantages of the new route.

## Must Charter Own Bottoms

And even with the development of the Western route, which gave a considerable premium to shippers during last year, as compared with the Lake route, Alberta farmers can only obtain these advantages sporadically and by chance, under the prevailing system. This was the opinion expressed by A. Melville Dollar, of the Canadian-American Shipping Company, Vancouver, in an interview with "The U. F. A.", and it is the opinion held by other shippers as well. "Wheat growers of Alberta," said Mr. Dollar, "will not obtain the premiums they are entitled to until they can charter their own bottoms through their own pool organization. The permit system, which will be necessary for some time to come, does not give the average farmer a chance to obtain the premiums over Fort William prices. It is obvious that the farmers must ship through their own pool if these advantages are to be obtained." Mr. Dollar, Hugh A. Stevenson, of Dingwall, Cotts and Company, and

other Vancouver shippers, and Mr. Hamilton, secretary of the Vancouver Merchants Exchange, all declared that no difficulty is experienced or is likely to be experienced, in obtaining all the bottoms that may be required for the movement of the crop of the western prairies, and quoted convincing figures in support of their statements. This was also the opinion of every man who has a knowledge of the shipping business, who expressed himself on this matter.

The Government terminal elevator at Vancouver, the only elevator at present in use, is under the control of the Harbor Commissioners, and through the courtesy of S. L. Prenter, the grain commissioner on the Harbor Board, and Colin McLean, superintendent of the elevator, "The U. F. A." representative obtained much valuable information on the present situation, and took advantage of the opportunity to see through the elevator while loading operations were in progress.

## Increased Storage Capacity

The present elevator has a storage capacity of 1,250,000 bushels. The concrete work of an addition to this elevator, giving another 850,000 bushels storage capacity, was completed during the first week in October, eighteen days after the erection of the concrete superstructure began. The addition, it is stated, will be in use before the end of November, giving a total storage capacity of 2,100,000 bushels. This will be the total storage available until April of next year, when a new elevator to be erected by the Harbor Commissioners, at the Ballantyne pier, will, it is stated, be in readiness. Its foundations are already laid. This new elevator will have a capacity of 1,750,000 bushels. The private elevator erected by the Woodward Company, and now practically complete, will have a capacity of 350,000 bushels. Considerable dredging must be done, and a dock constructed, before this elevator will be able to operate. It will not be able to handle grain, in all probability, until the spring of 1924.

When all the above works are complete and in operation, the storage capacity at Vancouver will be approximately 4,200,000 bushels, of which 3,850,000 will be provided by the elevators of the Harbor Board.

## Expect to Double 1922 Figures

Last year, Commissioner Prenter declared, there were loaded through the Government elevator approximately 19,000,000 bushels of wheat, principally from Alberta, and of this 3,000,000 bushels were shipped in sacks to the Orient. "This year," said the Commissioner, "we expect to double these figures, provided we get the shipping and the service from the railways. At the present time there are many more ships available than there is grain to be shipped. If we have one good year, in western shipments, it will undoubtedly mean that in the near future the greatest movement of grain from

Alberta and a portion of Saskatchewan, will be in this direction.

"Last year, on October 2nd, the first wheat arrived in Vancouver. This year we had 200,000 bushels by the corresponding date, an additional 500,000 bushels being on the road at the same time. Almost 7,000,000 bushels are already booked, in bottoms actually chartered to carry cargoes of wheat between this time (October 2nd) and February next, and there is a big increase in the tonnage chartered from day to day. The Canadian Government Merchant Marine has placed six ships on the Pacific coast for the handling of grain, and one of these ships will be loaded every month."

At the beginning of October loading was taking place from only one of the four berths at the Government elevator. The other three were not at that time available. Two of them remain at the service of the Canadian Government Merchant Marine until November, when it is anticipated that, with the putting into commission of the new Ballantyne pier, all four berths at the Government elevator will be released for the handling of grain.

## The Fraser River

While the elevator capacity of the Vancouver Harbor Board is being increased, the establishment of elevator and dockage facilities on the Fraser River, near New Westminster, is urgently necessary if the Canadian wheat going west is to be handled through Canadian ports. Dockage and elevator facilities on the Fraser would place the Canadian National Railway in a peculiarly advantageous position to handle grain shipped over their main line. The line crosses from the south to the north side of the river at New Westminster, and considerable expense in handling would be saved if elevators and docks were constructed on the south side, where excellent sites are available.

(Continued on page 14)

## Winter Work for the British Harvesters

**A Letter From the Council of Agriculture**

Editor, "The U. F. A."

May I be permitted through the columns of your valuable paper to make an appeal to the members of the U. F. A. for their co-operation in the efforts that are being made to find winter employment on the farms of Western Canada for the British harvesters who are now in this country?

Upwards of 11,000 men came from the British Isles to assist in harvesting and thrashing the record crop produced this year. Many of these men desire to remain in the country while others for various reasons would be unable to pay their passage home even if they desired to do so. It will be a calamity if a large

number of these men are left stranded this winter and have to be supported by public funds, while on the other hand the country may gain a number of good citizens and farmers may be provided with useful help next year if they can be kept on the farms through the winter.

The responsibility for bringing the British harvesters to this country rests, of course, on the railways and Immigration Department of the Federal Government. These organizations fully realize their responsibility and are taking active steps to assist in finding work for the men.

The Immigration Department is using the staff of the Soldier Settlement Board to make a thorough canvass both of farmers and harvesters and has already placed a considerable number of men in winter work.

Assisting in the campaign is a committee formed at a conference held at Saskatoon on September 20 at the call of the Canada Colonization Association, and which consists of representatives of that body, the C. F. A., the C. N. R., the Government Employment Service and the Canadian Council of Agriculture. It is at the request of this committee that I write.

Anything that the members of our farmers' organizations can do either by hiring men themselves or assisting the canvassers from the Soldier Settlement Board will, I feel, be a real contribution to a worthy cause.

Farmers who can use a man profitably during the coming winter should write to the nearest office of the Soldier Settlement Board, the addresses of which will be found on posters at all railway stations.

Yours faithfully,

JOHN W. WARD,

Secretary,

Canadian Council of Agriculture.

#### SMALL DEPOSITORS IN CANADIAN BANKS BE GIVEN PROTECTION?

(Continued from page 1)

the provisions of this resolution, have announced themselves as strong supporters of Government inspection. If this newspaper support had been forthcoming at the time when the fight was being carried on at Ottawa, by a very small group of members, of whom the U. F. A. members (including Messrs. Shaw and Irvine), Mr. Good, of Brant, Ont., Mr. W. F. Maclean and a few others, were the most active, Government inspection would now be an established fact.

It is noteworthy that recent converts to the principle of Government inspection fail to make any reference to the vigorous campaigns of the U. F. A. members at the last session of Parliament. But for the publicity given to this matter in "The U. F. A." parliamentary news, and a few other papers, the nature of the stand which was taken by our members would not have become generally known. —Editor.

#### DEMAND HOME BANK DEPOSITORS BE INDEMNIFIED

(Continued from page 5)

"That this meeting place itself on record as being unanimously in favor of the introduction at the next session of parliament of an amendment to the Canada Bank Act, whereby an amendment would be introduced into the laws governing banks of Canada to provide that every bank licensed to do business in Canada shall be compelled to deposit with

the Treasury Department an amount equal to 5 per cent. of its capital and reserve and that upon the failure of a bank this sum so provided shall be available to pay any loss that might otherwise accrue to depositors and that such law shall be retroactive to Jan. 1, 1923, and that such sums raised as aforesaid shall be available to recoup the depositors of the Home Bank for any loss that they otherwise might sustain."

Another resolution requested Premier Greenfield and his Government to assist the depositors in obtaining redress to the extent of one hundred cents on the dollar.

#### Reimburse Depositors

The third resolution adopted was as follows:

"That this meeting is of the opinion that the Canadian Bankers' Association and the Department of Finance of Canada either jointly or severally should provide the necessary funds to reimburse in full at the earliest possible date the depositors of the Home Bank."

Jan. Weir was added to the executive committee.

It is estimated that three-quarters of a million in liquidation expenses will be saved through the efforts of the committee in Toronto, acting in behalf of depositors in the Home Bank, in all parts of Canada.

Glyn Osler, K.C., solicitor for the curators, in a statement in the press, declared that the double liability against shareholders would have to be called for.

#### Greenfield Takes Matter Up

Following receipt of the resolution adopted by the meeting of Home Bank depositors in Calgary, Premier Greenfield, on October 11th, wired as follows:

"J. B. Reid, Secretary, Home Bank Depositors, Calgary.

"Your wire re depositors Home Bank. Am taking matter up with Minister of Finance and Bankers' Association."

H. Greenfield."

According to a report from Montreal, the delegation of Home Bank depositors who waited on the Bankers' Association on October 11th, failed to obtain any further concessions from that body. The bankers were not prepared to assume the liabilities of the Home Bank, and were quite willing, it was stated, "to face any situation that might arise out of the people losing faith in banks through the refusal of bankers to further intervene on behalf of Home Bank depositors, even if an agitation were to arise on this subject."

#### EDITORIAL

(Continued from page 3).

creatures, in the main, of the Canadian Bankers' Association, and its present weakness is due to the fact that in the past Canadian Parliaments have either lacked the courage, or for other reasons have not even tried to challenge the Association's views upon what is sound banking legislation.

A number of responsible officers of the Home Bank are under arrest, and while their case is sub judice, it is improper to discuss, in the press, the evidence which will be brought against them. The fact that proceedings have been taken, however, does not lessen the responsibility of those who failed to provide adequate safeguards to the public in the legislation under which banking is now carried on.

It is noteworthy that the group of Labor, Independent and Farmer members of the House of Commons who pressed at the last session of Parliament for Government inspection, proved to be only a few months in "advance of the times" in this matter, as the policy which was then considered dangerously "radical" by a large section of the press, and by most public men, is now widely accepted, to one very definite sense they were not "in advance of the times" for the Home Bank debacle was impending, even while the amendments to the Bank Act were under discussion.

THE ALBERTA PROVINCIAL SHEEP AND SWINE BREEDERS' ASSOCIATIONS have issued a listing of pure bred stock for sale, including Lincoln, Hampshire, Suffolk, Shropshire and Oxford rams and Yorkshire, Tamworth, Berkshire, Duroc Jersey and Large Black sows and pigs. A number of high-class grade ewes and weanling pigs are also included in the listing, which is being distributed to prospective purchasers. The majority of the rams listed for sale have been graded by O. G. Watkins, Dominion Government grader, so that those who make purchases for meat through the secretary are assured of the quality of the rams they select.

It is not the intention to hold an auction sale of this stock, but those desirous of purchasing are invited to send for this listing, and to make their selections, and purchases may be made either direct, or through the Secretary, W. J. STANK, Edmonton, in which case purchasers are assured of satisfaction both as to stock selected, and proper registration certificates. No commission is charged on any sales made.

This system of listing stock for sale has been followed by the Alberta Provincial Sheep and Swine Breeders' Associations now for three years, with great satisfaction both to breeders with stock for sale, and to purchasers.

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## HOW THE FRUIT GROWERS OF B. C. ARE SEEKING TO SOLVE THEIR PROBLEMS

(Continued from page 4)

Pratt, who for some months acted as general manager of the new co-operative organization, resigning recently on account of ill health. "Although we have been fortunate," said Mr. Pratt, "in securing over 80 per cent. of the total tree fruit and vegetable output in our organization, we all must remember that our five or six thousand cars is only a small part of the big competitive problem. California, Idaho, Washington, Oregon, etc., shipped over 45,000 cars of apples last year and the rest of the United States over 62,000 cars, or a total in the United States of 107,000 cars; so our proportion of the whole competitive problem is less than five per cent.

"We know that the prairie markets are limited, yet they are the most vital markets we have. These markets can be completely demoralized by unorganized, uncontrolled competition, wherein the grower fights growers for his rights. Last year was an unforgettable example."

The growers decided in December, 1932, to inaugurate a "Board of Control" representative of both growers and shippers, to supervise the marketing of the whole industry, arranging distribution and fixing prices. It was to have been a kind of traffic association, such as the railways have. A committee was appointed to carry out this policy.

### Original Plan Scrapped

The arrival on the scene of Dr. Macklin, professor of agricultural economics in the University of Wisconsin, was, in the words of one of the executives, "a stroke of fortune." Dr. Macklin had expected to spend a day or two gathering information that would benefit the Wisconsin dairymen in marketing their cheese, but was not allowed to remain in the role of a student. Called into consultation by the growers' committee, Dr. Macklin, with the utmost vigor and conviction, attacked the Board of Control idea, telling the growers that it was bound to fail because it contained conflicting interests—the interest of the grower to whom a profit on the marketing operations is incidental to the larger problem of returning to the grower a fair price for his labor and a reasonable profit for the cost of production, and the interest of the shipper, whose interest was in marketing only.

Dr. Macklin held that a real co-operative could be set up as quickly as a Board of Control, which was regarded merely as a temporary step towards co-operation. He was pulled into the centre of the stage and forced to give his reasons to large meetings of growers. Fortunately his disinterestedness and cool logic won the day, and the committee reported back in favor of a general co-operative plan instead of the Board of Control. Mr. Suttro and his associates, Boyd Oliver, arriving a little later, threw their whole weight in support of Dr. Macklin's contention, and the growers were quickly convinced.

At a growers' meeting at Kelowna, where it was reported that five thousand dollars was needed for preliminary organization expenses, an enthusiastic grower declared that he would loan the committee a hundred dollars if other fifty persons present would do the same, and in a few minutes the five thousand dollars necessary was subscribed. Business men of Vancouver and the Interior also gave enthusiastic support to the new organization. The Associated Boards of Trade elected as their representative on the Board of directors, Mr. A. M. Dallas, son of the famous Captain Dallas. Other members are from the tree fruit

growing districts of the Okanagan. There is an executive committee of four, consisting of the president, A. T. Howe, a keen farmer, Theo. Hulman, vice-president, a large grower and a business man of wide experience, Basil Stewart, second vice-president, formerly a fruit shipper, and Fred Lewis, a vegetable grower.

Representatives of the banks in the Okanagan gave valuable assistance. Largely through the efforts of G. A. Henderson, manager of the Bank of Montreal in Vancouver, very favorable banking arrangements were made.

At several points, such as Vernon, Salmon Arm, Penticton, etc., where co-operative organizations were previously in existence and operating warehouses, these locals and plants have been brought into the new co-operative organization. Four different contracts have been drawn up: Series A, for old members of existing locals; Series B, for new members of existing locals; Series C, all members of new locals; Series D, for individual shippers (at points where there are no growers' locals) who wish to sign contracts.

The new co-operative will act as the sole and exclusive marketing agency for the several locals. All operations are conducted for the benefit of the growers on a non-profit basis. The organization is completely grower-owned and controlled and its function is the distribution and marketing of the fruit and vegetable output of its members. A unified system of accounts and audit is being introduced throughout the entire organization, having especially in view the need for a ready and satisfactory comparison of results as between the several locals and between the association and other associations carrying on a similar business. The central organization is thus charged with handling all the problems which the locals have in common, the existing local organizations remaining intact as far as possible and new locals being formed as is found desirable.

The local appoints its own local Board of Directors, which deals with matters of local interest and generally assists in rendering the operations of the co-operative effective in its district. Each local, with the exception of Vernon and Kelowna (which have two representatives) elects one representative on the board of control. There are fourteen districts represented on the Board.

### Must Serve Consumer

The new organization, in an outline of its constitution and aims, summarizes the function of the co-operative as follows:

"It is fundamental that a co-operative association must render effective service to the consumer to enable him to utilize the products to the fullest possible extent. This service includes control of assembling, grading, standardizing, packing, transporting, storing, financing and distributing the crop. Unless all these requirements are satisfactorily performed, the cost of the product to the consumer will be unduly raised, and the demand correspondingly restricted with loss to the grower. The importance of giving efficient service has been too often overlooked in the past. To avoid this danger the new co-operative has been so designed as to give a well co-ordinated central control, which will render such essential marketing services continuous and dependable."

### CATTLE POOL DIVIDEND

A dividend of 1.40 per cent. on cattle shipped in the export pool operated from February 15th to June 15th, 1935, has recently been paid by the United Grain Growers, Limited. This was the second dividend received by shippers, as they had already participated in the dividends paid by the weekly pools, and represents the profit on all shipments, after payment of expenses. Over 1,000 cattle were included in the export pool from markets at Winnipeg, Calgary and Edmonton.

Now that an annual pool has taken the place of the weekly pools formerly operated, it is no longer necessary to conduct a separate pool for export cattle, and for the current year the results from overseas shipments will be included in the general operations of the pool.

Kindly mention "The U. F. A."

# Permanent Help for Canadian Farmers

**T**HE problem of supplying labour for Canadian farms, particularly during the rush of the harvest season, is one which comes home to every farmer. The year's returns depend upon being able to hire the right men at the right time. To meet this temporary demand thousands of men have to be brought long distances—in some cases from across the seas.

This is a very expensive way to employ labour. It is one of the greatest problems the farmer has to face. It could be solved at least in part if more farmers were to adopt the plan of hiring labour by the year, and more labourers would seek yearly employment at moderate wages instead of a few months' work at high prices.

## *Hire a Man for the Winter Solve your labour problem now*

An appeal is now made to the farmers of Canada to try out the yearly employment plan on a larger scale than in the past. Some twelve thousand harvesters from Great Britain are now in the country, and most of them will stay if they can find winter employment. Here is the opportunity for farmer and labourer to get together. Let them agree upon a reasonable scale of wages for the year—say, from November 1st, 1923, to November 1st, 1924.

Farmers, these men are here now. They were brought here for you in an emergency, but the process is expensive, both to you and to them. Why not take them into your employment for all seasons? Take them on now to do those daily chores. Let them carry part of the load.

The Canadian Government wishes to serve you in this problem. When you are short of labour to garner your crops it makes every effort to meet your requirements. But it recognizes, as you recognize, the wastefulness of the procedure. It wants to see permanent help for Canadian farmers—not just temporary help. It believes that this would increase your prosperity and the prosperity of Canada. These British harvesters are here now. Take advantage of the opportunity. Select permanent help from the harvest workers you are now employing, or apply to the Government for such help as you require.

Farmers in the western provinces should get into touch with the Local Field Supervisor of the Soldier Settlement Board, or write to Thomas Selley, Commissioner of Immigration, Winnipeg; in the eastern provinces, write to the Department of Immigration and Colonization, Ottawa.

## Solve your next year's labour problem NOW

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## Mr. Peterson

By H. W. WOOD

Some time ago I was informed that Mr. Peterson of the Farm and Ranch Review had notified some of my friends that he had made up his mind to go gunning for me. I was not very much disturbed by this information as quite a few more of my amateur apartment have engaged in that pastime. I had learned by experience that I could depend on the bad marksmanship of these marksmanship sportsmen for safety, and from several years observation I was convinced that Mr. Peterson was not a very accurate shooter and that there was very little to be feared from his shooting.

On August the 6th he opened fire in a stated editorial in his paper and his shooting was even worse than I had anticipated. The editor of "The U. P. A." saw fit to call attention in several short paragraphs to some of Mr. Peterson's actions and methods, which seems for some reason to have greatly worried Mr. Peterson and his shooting in a more recent editorial is even wilder than before.

While I still apprehend no personal danger to me that a few comments and even criticisms on his marksmanship would do no harm and as he seems to be gunning for both sides as well as men might be of some benefit to Mr. Peterson in the way of suggestion.

He opened up his firefile with "Mr. H. W. Wood" personal organ "The U. P. A." has even fit to make reference" etc. He says later "I wonder that attack is there from either dishonest or stupid. We will call it stupid."

When Mr. Peterson said that "The U. P. A." as a personal organ he was either stupid enough not to know that he was making a false statement or else he was dishonest" though I deliberately utter a falsehood. While I am willing to concede to Mr. Peterson much more than he deserves amount of stupid. I will do no better he was stupid enough to be honest in his statement.

He goes on to explain that one of the persons who although he had advocated the Wheat Pool, his companies had not signed up, was that very few of the large farmers were able to join the pool movement this year because they had heavy and urgent financial obligations in meet and could not do so until they open the crop until the pool was in working order. Peterson the logical interpretation of this is either that Mr. Peterson was moving the cancellation of the pool for the benefit of small farmers who have no obligations to meet or that the obligations of the small farmer do not count. There was nothing to hinder even Mr. Peterson from knowing that the wheat of neither the large nor small farmer would be bound by the contract until the pool announced its readiness to take deliveries. Mr. Peterson's statement about the Wheat Pool seems to be that "we are in it and if it works it might it come in later."

His principal ammunition in this onslaught seems to be Mr. H. W. Wood's personal organ "The U. P. A." "the funny man of his organization" "this personal attack is therefore either dishonest or stupid. We will call it stupid." "H. Wood's funny man screams with glee." He takes a shot at the U. P. A.

# How to Control Insect Pests of the Prairies

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- Directions for Collecting and Preserving Insects, Pamphlet 14.
- The Control of Grasshoppers, C. P. L. 14.
- Root Maggots and Their Control, Pamphlet 32.
- The Wheat Stem Saw-Fly, Pamphlet No. 6.
- The Hessian Fly, Pamphlet No. 50.
- How to Foretell Outbreaks of the Pale Western Cut Worm, Cir. 12.
- Common Garden Insects and Their Control, Circular 9.
- Wireworm Control, Pamphlet 33.

### Write for Information

Letters or parcels up to 1 ounce in weight may be sent free if addressed to the Dominion Entomologist, Department of Agriculture, Ottawa. Laboratories are maintained on the Prairies at the following points:

Trailsmouth Man.	Brookston, Sask.	Lethbridge, Alta.
A. G. Giddie,	E. M. King,	H. L. Gossage,

## Dominion Department of Agriculture

Arthur Oliver—Dominion Entomologist  
Ottawa, Canada.

and seems to lament the fact that he has not been able to destroy it. He also takes a shot at me for not giving him assistance in that enterprise.

In passing, I might inform Mr. Peterson that whatever the mistakes or shortcomings of the U. G. G. may have been in the past, real or imaginary, in my opinion the U. G. G. has done more for the farmers in its earnest co-operation and assistance in getting this Wheat Pool started, than Mr. Peterson's paper has done during its whole existence.

Whatever Mr. Peterson may be trying to do, I have never entered into any conspiracy against, nor taken any part whatever in any effort to destroy any farmers' organization.

While Mr. Peterson has talked about the "funny man screaming with glee", I don't think the real humor of the situation has ever dawned upon him. In his masterpiece, "The Great Betrayal" (in a horn), published in his editorial of August the 6th, he informs the world that my best friends would not attribute to me any keen business sense. Personally, I have never made claim to any great degree of keen sense of any kind. I think, however, that I could, with equal frankness and truthfulness, say that I do not believe Mr. Peterson's best friends would attribute to him any keen literary or editorial sense, and I do not believe his worst enemies would desire a greater manifestation of that lack of keen editorial sense than his masterpiece of August the 6th. And I do not believe he can find any business transaction I have ever made that would indicate more clearly the lack of business sense, than this masterpiece does of a lack of editorial sense.

Now the humor of the whole situation to this. Mr. Peterson fully realizes my business stupidity, but is entirely ignorant of his own editorial stupidity, and while I fully realize his editorial stupidity, I do not realize my own business stupidity. We seem to be two of a kind, only different.

Since Mr. Peterson has been so frank and friendly in taking me apart and trying to put me together again, I will reciprocate as best I can. The trouble with Mr. Peterson, as I see it, outside of his lack of keen editorial sense, is that he does not seem to have any definable purpose beyond making a commercial success of his so-called farmers' paper. Consequently, he develops a propensity to engage in systematic sniping against all whom he thinks in any way stand in the way of the commercial success of his own enterprise. He needs a definite purpose. I do not blame him for his limitations, either business or editorial, but I do blame him for not using what qualifications he has, to the very best of his ability what he can in a dignified pursuit of an honest and sincere definite purpose. A career of building is infinitely better than a career of tearing down; just as much better as growth is than decay.

#### MORE SEPARATORS USED

Indication of a considerable increase in the number of threshing machines being used in the Province is comparison with last year is given in the number of threshers receiving licenses. To date approximately 4,500 licenses have been issued, in comparison with 3,700 last year, and registrations are still coming in. Owners of separators who have not yet registered are urged to send in their registration fee of \$1.00 as soon as possible. They are also asked to forward their returns of threshing as soon as completed.

## Home for Christmas

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"	Nov. 9	S.S. Montclair (New)	to Liverpool		
Quebec	Nov. 16	S.S. Emp. of France	to Charbourg, Southampton		
Montreal	Nov. 16	S.S. Maroon	to Belfast, Glasgow		
"	Nov. 16	S.S. Montclair (Old)	to Liverpool		
"	Nov. 21	S.S. Minotaur	to Charbourg, Southampton, Antwerp		
"	Nov. 22	S.S. Metagama	to Belfast, Glasgow		
"	Nov. 23	S.S. Montrose (New)	to Liverpool		
Quebec	Nov. 26	S.S. Montclair	to Liverpool		
St. John	Dec. 7	S.S. Montclair (New)	to Liverpool		
"	Dec. 15	S.S. Matla	to Charbourg, Southampton, Antwerp		
"	Dec. 16	S.S. Maroon (New)	to Liverpool		
"	Dec. 18	S.S. Marlboro	to Belfast, Glasgow		

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Make application now for reservations and insure good locations.

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## SHIP YOUR FURS TO US

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HIGHEST MARKET VALUE

Hudson's Bay Company

Branch Office

Edmonton, Alta.

## WHEN THE ALBERTA WHEAT CROP WILL MOVE WESTWARD

(Continued from page 3)

There is a disposition, on the part of Vancouver business men, to consider the grain handling problem from a broader standpoint than that of local interests. W. R. Payne, secretary of the Vancouver Board of Trade, expressed the opinion that the development of James Rupert as a grain port, by the Canadian National Railways, is a matter of urgent importance. With the opening up of good railway connections between the Peace River and Grande Prairie country, and the Pacific Coast, he believed that all of the port facilities that could be provided in British Columbia, whether at Vancouver or elsewhere, would show greatly accelerated development.

Producers and Middlemen

Hugh Dalton, secretary of the Canadian Manufacturers' Association for British Columbia, who expressed similar views, is like the majority of Coast business men, an enthusiastic supporter of the farmers' co-operative marketing movement. In conversation with the "U. F. A." he expressed the opinion that the closest kind of co-operation between producers, whether of manufactured or of agricultural products, must be brought about in the two provinces of Alberta and British Columbia. If the interests which these provinces have in common are to be adequately served, local manufacturers in general believe that middlemen's interests have hitherto been given an undue share of attention by Western Boards of Trade, a notable instance being provided by the attitude of the Calgary and Edmonton boards of trade in the matter of the application for equalized freight rates through the mountains. A small group of Alberta wholesalers, influenced by a larger group of Winnipeg wholesalers, believe that equalized rates, which would benefit at least 95 per cent of the people, might cause the wholesalers some inconvenience, and their views have been predominant in the Boards of Trade of some Alberta cities.

W.R.N.

## HON. HEENE PARLEY ON FORTH- COMING PLEBISCITE

(Continued from page 3)

As all will vote for prohibition because they know that the liquor traffic is the greatest standing block to social progress. The only of building great institutions for moral reform and for the care of the mentally deficient and insane, and laying one of the great primary causes of these institutions unobscured, should be obvious to any thoughtful person.

There are, of course, a great number of so-called moderate drinkers. They say, "What harm can my having a drink now and then do?" I know that is quite a difficult question to answer. The only appeal that I can put up to these people is to their higher sense of morality. If any of these people saw a little child running across the track when a train was coming, they would rush to save the child. We have to appeal to that same fine sense in their nature and say to them, "If you know that this thing is causing misery and unhappiness, cannot you bring yourself to give up that one little pleasure for the sake of others?"

Practical Idealism

Women are going to vote for prohibition because they know it is in the best interests of the people, physically, mentally and morally; because they feel it is putting a higher standard on the laws of the country. They are going to vote for prohibition because they are idealists and we have been told to "beware of idealists" because they are very practical persons. It is these practical idealists who manage to get things done. And it is because of their practical idealism that the women of this Province will vote for clause "A."

## INDEFINITE CONVENTION

Instated Provincial Constituency Association will meet in annual convention at Inverness on Saturday, November 10th. It is announced that Premier Greenfield and Hon. and Cameron, M.L.A., will give addresses.

## FARM LANDS

**DAIRY FARM, BRANDON, MANITOBA, FOR SALE OR RENT**—I am offering my Canadian farm, four and one-half miles south of Brandon, for sale on easy terms to the right party. This farm is on a high graded road and the main road into Brandon. The farm consists of 640 acres all under cultivation. It is fenced and cross fenced with woven wire, has plenty of good pasture and the fields are so arranged that they can be utilized for pasture during the different years and water is available for every field. The cattle barn was built for dairy cattle and is fitted with modern fixtures and stanchions and holds fifty cows. There is a water system throughout the farm. The buildings are all especially adapted for dairying and are in good repair and consist of horse stable, cow house, milk house, granaries, implement shed, root house, etc., and there is a real good dwelling with furnace. Brandon has a population of eighteen thousand, is in the centre of the best producing district in Manitoba, and is an exceptionally good market for farm produce. I will sell with all feed and can give possession at any time. I have other good farms for sale on easy terms to responsible parties who have help of their own. If you are interested, write James D. McGregor, Brandon, Man.

## POULTRY AND EGGS

**T. W. GORDON, BREEDER OF PURE BRED BARRED PLYMOUTH ROCKS**—1218 18th street, Edmonton.

**WHITE HOLLAND TURKEYS, TOMS, \$9.95, HENS, \$8.95. T. E. Evans, Clearholm, Alta.**

## SWINE

**REGISTERED BUCKTHORN HAMPSHIRE** hogs, select spring litters and sows, \$14.00 each; unrelated pairs \$17.00; three \$25.00. Payers free. Harry S. Flock, Cardston, Alberta.

**HAMPSHIRE BOAR, FIVE MONTHS OLD, \$15.00, or will trade for best sows bred.** T. E. Evans, Clearholm, Alta.

## Classified Advertising Section

## WANT, SALE AND EXCHANGE COLUMNS

**CLASSIFIED ADVERTISEMENTS** are inserted in this section for three cents per word per insertion. Count each initial as a full word, also count each set of four figures as a full word, as for example, "A. J. Smith has 2000 bushels of Oats for sale" contains 19 words. Be sure to give your correct name and address. Do not have any replies sent to U.P.A. Central Office. Name and address will be counted as part of the advertisement and must be paid for at the same rate. All advertisements will be classified under the heading which applies most nearly to the article advertised. Orders for classified advertisements must be accompanied by cash, and must reach us at least eight days in advance of date of publication, which are the 1st and 15th of each month. Cancellations must also reach us eight days in advance.

Address all correspondence to "The U.P.A." Loughhead Bldg., Calgary, Alta.

## MISCELLANEOUS

**BREEDERS OF LIVE STOCK—WE CAN** help you. Write today for booklet—it's free. Winnipeg Veterinary and Breeders' Supply Co. Ltd., Alberta Office, 123 10th Ave. West, Calgary.

**WE HAVE TWO ONLY NINE-EIGHTEEN** four cylinder tractors, used as demonstrators only. You cannot buy a stationary engine at the price. Suitable for all power work. Pumps included at small additional price if desired. Write or phone for particulars. General Supplies Limited, corner First Street West and Fifth Avenue. Phone 11101.

## Big Savings on GROCERIES

Write for our Special Catalog of Groceries, also Special Premium Offer. Our prices are the lowest in Western Canada. Write for Catalog today.

## FRICO STORES

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## B. C. FRESH FRUITS

**FRUIT SPECIAL—THREE BOXES \$5.00** winter cooking, eating apples, good keepers, for \$5.00. Quality Fruit Farms, Chilliwack, B. C.

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NEW POLICY MEANS WESTERN FARMERS CAN SAVE THOUSANDS OF DOLLARS

This great offer means that NO MATTER WHERE YOU LIVE, nor how high the transportation charges may be, we will PREPAY those charges if you send us a \$35.00 ORDER. It's just the same as if you lived next door to us. You will not have to pay a cent when you call for your parcel at your local depot.

We are not increasing our prices in order to do this—in fact, we have made a REDUCTION OF 15 PER CENT. in some of our lines during the past few months, and those reductions STILL HOLD GOOD. Our new offer is the greatest merchandising event in the history of Western Canada.

March. We make it Canada, and you cannot find a more

## WONDERFUL BEDDING BALE

Consisting of only the best British bedding and about the lowest priced anywhere in Canada. Orders complete at:

1 BRITISH ARMY ALL-WOOL BLANKETS in pleasing dark shades.

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4 FLANNELLETTE BLANKETS, 75 in. by 90 in.

5 YELLOW CAMEL, 45 in. by 55 in.

Full size MONEY-SAVING BED-SPREAD, 90 in. by 100 in.

These items with our special "bedding" card.

Order for \$35.00



Genuine British

Army All-Wool

## Pullover SWEATERS



Made of dense wool. You'll need one on the farm this fall and winter. Unquestionably a real bargain at \$2.95.

DON'T FORGET TO ORDER

ONE OF OUR WONDERFUL

## SADDLE OUTFITS only \$11.35

We've been selling these Saddle OUTFITS for 15 months, and they're still going strong—a substantial indication of what Western buyers think of them. OUTFITS consist of genuine All-Leather British Government Cavalry Saddle, with cloth and leather stirrups, \$11.35. All-Weather Saddle Blanket, Riding Bridle, with Girth and Bit, and Military Tethering Rope—all for \$11.35. This value is really remarkable.

British Government RMY BLANKETS \$1.35 each. Cold weather is ahead, and you'll need one to keep you warm. Buy a good one at a low price. We have these British Rmy Blankets, made for Western use. Each only \$1.65.



## SOUTH AFRICAN \$4.90 FIELD BOOTS



One of our best selling lines, and absolutely a real bargain. These boots are made in South Africa. They are made of good quality leather, and are very comfortable. They are also very durable, and will last for a long time. They are a real bargain at \$4.90.

British Government KHAKI SERGE COMBINATION OVERALLS \$3.75 Per Suit

These garments, issued to the British Army, are the most wonderful we have ever been able to secure for the Canadian farm trade. They cost the British Government \$12.00 each, and so only a limited stock is available, orders should be sent in early. Made of the highest-grade khaki serge, they are light, tough, and comfortable. They are also very durable, and will last for a long time. They are a real bargain at \$3.75.



## Young Men's SUITS \$6.35

We cannot emphasize too strongly the extraordinary value of these suits. They are made to give you extra comfort, and they were made by the best British tailors to the specifications of the British Government, and we have at least 10,000 suits in stock. They are made of the best quality materials, and are very durable. They are also very comfortable, and will last for a long time. They are a real bargain at \$6.35.

British Government Khaki Flannel COATS \$2.95

Two great coats, better at tested. One in greenish blue. No better than for farm wear. Made of the best khaki flannel, and lined to the knees with greenish blue flannel. Size \$2.95. Order for \$2.95.



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